

**AMENDMENTS TO THE SPECIFICATION**

Please amend the claims as follows:

Please replace paragraph [0024] with the following amended paragraph:

31 [0024] As illustrated in Figure 2, the C3S utilizes a single high power forward channel transmitter 30. Because the communicator of the C3S uses a simple receiver due to the aggressive size constraints, preferably, FSK modulation is utilized. In exemplary embodiments, the C3S employs high temperature superconductivity technology and spread spectrum coding to improve base sensitivity which eliminates the need for multiple micro-cellular receivers. Due to the enhanced base station, the C3S communicator's radio frequency output power is very low which increases battery life and enables using a small planar battery. Figure 3 illustrates an exemplary configuration of the C3S credit card 40. The packaging of the credit card 40 is a smart card form factor (e.g., approximately 9.6 [[m]] cm x 6.4 [[m]] cm with a thickness of .79 mm) and includes a complex transceiver 42, an antenna 44 and a man machine interface (MMI). Preferably, the communicator's MMI includes a display 46, such as a dot matrix display, push buttons 48 and a microphone (not shown). Although a smart card form factor is preferable, it will be appreciated that other configurations can be used, for example, the card can be a magnetic stripe card.